

Certificate Number: 05781-PAE-DE-038031088

Bankruptcy Case Number: 23-12587



05781-PAE-DE-038031088

CERTIFICATE OF DEBTOR EDUCATION

I CERTIFY that on December 18, 2023, at 4:17 o'clock PM PST, Josephine Lopez completed a course on personal financial management given by telephone by Sage Personal Finance, a provider approved pursuant to 11 U.S.C. 111 to provide an instructional course concerning personal financial management in the Eastern District of Pennsylvania.

Date: December 18, 2023 By: /s/Allison M Geving

Name: Allison M Geving

Title: President